UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF PENNSYLVANIA PITTSBURGH DIVISION

In re:

Case No. 18-21070JAD

AARON J. ANDERSON REBECCA S. ANDERSON Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/21/2018.
- 2) The plan was confirmed on 05/24/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. \S 1329 on 11/14/2018, 07/01/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on \underline{NA} .
 - 5) The case was completed on 04/07/2023.
 - 6) Number of months from filing or conversion to last payment: 61.
 - 7) Number of months case was pending: 64.
 - 8) Total value of assets abandoned by court order: NA.
 - 9) Total value of assets exempted: \$71,841.00.
 - 10) Amount of unsecured claims discharged without full payment: \$43,037.73.
 - 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$86,342.57 Less amount refunded to debtor \$105.36

NET RECEIPTS: \$86,237.21

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$4,913.00
Court Costs \$0.00
Trustee Expenses & Compensation \$3,895.01
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$8,808.01

Attorney fees paid and disclosed by debtor: \$87.00

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Int.
Name	Class	Scheduled	Asserted	Allowed	Paid	Paid
ALLY BANK(*)	Secured	5,130.00	5,152.64	5,152.64	5,152.64	820.36
AMERICAN EXPRESS NATIONAL BAY	Unsecured	2,510.00	2,510.66	2,510.66	0.00	0.00
CAPITAL ONE NA**	Unsecured	276.00	296.46	296.46	0.00	0.00
CAPITAL ONE NA**	Unsecured	110.00	110.49	110.49	0.00	0.00
CBCS	Unsecured	533.93	NA	NA	0.00	0.00
CBCS	Unsecured	213.95	NA	NA	0.00	0.00
CBCS	Unsecured	2,307.02	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	3,972.00	3,972.55	3,972.55	0.00	0.00
ECMC(*)	Unsecured	11,617.00	11,614.33	11,614.33	0.00	0.00
ED FINANCIAL	Unsecured	2,162.00	NA	NA	0.00	0.00
EDFINANCIAL SERVICES O/B/O US D	Unsecured	8,529.00	10,641.56	10,641.56	0.00	0.00
GRANITE STATE MGMNT & RESOUR(Unsecured	35,625.00	35,498.92	35,498.92	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	4,021.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	83.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	160.00	247.06	247.06	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	9,934.00	9,732.40	9,732.40	0.00	0.00
MIDFIRST BANK	Secured	145,000.00	139,160.02	0.00	67,154.08	0.00
MIDFIRST BANK	Secured	0.00	3,144.21	3,144.21	3,144.21	0.00
MIDLAND FUNDING LLC	Unsecured	7,324.00	7,324.04	7,324.04	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	2,639.00	2,639.98	2,639.98	0.00	0.00
PAYPAL CREDIT++	Unsecured	1,894.76	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,906.00	3,007.38	3,007.38	0.00	0.00
QUANTUM3 GROUP LLC AGNT - MON	Unsecured	785.00	760.97	760.97	0.00	0.00
SEARS/CITI CARD USA*++	Unsecured	1,316.00	NA	NA	0.00	0.00
SETON HILL UNIVERSITY	Unsecured	1,226.95	NA	NA	0.00	0.00
UNITED FEDERAL CREDIT UNION*	Secured	4,140.00	4,160.65	830.30	830.30	327.61
UNITED STATES DEPARTMENT OF EL	Unsecured	20,617.00	20,660.90	20,660.90	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	1,639.83	1,085.15	1,085.15	0.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	616.88	616.88	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	371.00	364.05	364.05	0.00	0.00
WELLS FARGO BANK NA	Unsecured	13,222.00	13,165.96	0.00	0.00	0.00

Summary of Disbursements to Creditors:	-		
·	Claim	Principal	Interest
	Allowed	<u>Paid</u>	<u>Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$67,154.08	\$0.00
Mortgage Arrearage	\$3,144.21	\$3,144.21	\$0.00
Debt Secured by Vehicle	\$5,982.94	\$5,982.94	\$1,147.97
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$9,127.15	\$76,281.23	\$1,147.97
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$111,083.78	\$0.00	\$0.00

Disbursements:		
Expenses of Administration Disbursements to Creditors	\$8,808.01 \$77,429.20	
TOTAL DISBURSEMENTS :		<u>\$86,237.21</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/04/2023	By:/s/ Ronda J. Winnecour
	Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.